

File Date: 12-31-2008

Case No: 07cv 5425

ATTACHMENT # 1

EXHIBIT H-cont'd

TAB (DESCRIPTION) _____

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 Previous Versions Obsolete

LENDER'S INTEREST AND SPECIAL ALLOWANCE REQUEST AND REPORT (LaRS/799)

LID: _____ PAGE _____

PART IV: Loan Activity					
	FEDERAL STAFFORD & FISL (Except Unsubsidized) (A)	FEDERAL PLUS (B)	FEDERAL SLS (C)	FEDERAL CONSOLIDATION (D)	FEDERAL UNSUBSIDIZED STAFFORD (E)
1. Beginning Principal Balance					
2. Loan Principal Disbursed					
3. Interest Capitalized or Other Principal Increases					
4. Principal of Loans Purchased					
5. Principal of Loans Cured					
6. Principal of Loans Sold					
7. Principal Paid by Insurance Claims					
8. Principal of Loans on Which the Guarantee Was Voided					
9. Principal Paid by Borrowers and Other Principal Reductions					

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LENDER'S INTEREST AND SPECIAL ALLOWANCE REQUEST AND REPORT (LaRS/799)

LID: _____ PAGE _____

PART V -- Loan Portfolio Status					
	FEDERAL STAFFORD & FISL (Except Unsubsidized) (A)	FEDERAL PLUS (B)	FEDERAL SLS (C)	FEDERAL CONSOLIDATION (D)	FEDERAL UNSUBSIDIZED STAFFORD (E)
1. Loans in School and in Grace					
2. Loans in Authorized Deferment					
3. <u>Loans in Repayment or Forbearance:</u>					
a. Current or less than 31 days past due					
b. 31-60 days past due					
c. 61-90 days past due					
d. 91-120 days past due					
e. 121-180 days past due					
f. 181-270 days past due					
g. 271 days or more past due					
h. Claims filed, but not yet paid, and not listed above					
4. Ending Principal Balance					

General Instructions

What is the Lender's Interest & Special Allowance Request and Report (LaRS)?

The LaRS form is used by the U.S. Department of Education (ED) to calculate interest subsidies and special allowance payments due to the lending institution, to calculate origination fees and Lender loan fees owed to ED, and to obtain information on your portfolio under the Federal Family Education Loan Program.

Who should complete this form?

A lending institution that originates loans must submit this form to report fees due to ED. The lending institution must also submit this form each quarter to receive interest and special allowance payments. *The form must be submitted within 90 days of the quarter's end to be considered timely.*

What help is available?

Help can be obtained by contacting Federal Student Aid (FSA) at FSA_LR@ed.gov.

The Entire form must be completed.

Failure to complete all sections of the LaRS form will result in the rejection of the entire form.

Are there any other helpful hints?

1. It is important to put your LID on the top of each page.
2. Number the pages sequentially using the space provided.
3. If additional space is needed for Parts I, II, or III, make additional copies, and check the block at the bottom of each page to indicate that additional pages are being submitted.
4. Unless otherwise stated, calculate each monetary amount to the nearest cent, round to the nearest dollar, and enter the amount on the form.
5. Sign and date the form, and send it to the address shown on the first page.

LaRS Instructions

Page 1

- 1 Lender ID, Lender Name** The Lender Identification Number (LID) is a 6-digit code assigned by ED to identify each participant in the FFEL program. Provide the full, legal name of your institution.
- 2 Servicer ID, Servicer Name** The Servicer Identification Number is a 6-digit code assigned by ED to identify each participant in the FFEL program. Provide the full, legal name of the servicing institution (if applicable).
- 3 Year and Quarter Ending** Provide the calendar year and associated quarter ending date covered by this form.
- 4 Signature** Read the certification statement and sign the form in ink. Forms signed with signature stamps and unsigned forms will be rejected and returned to you.
- 5 Date** Enter the date the LaRS form is signed.
- 6 Typed Name and Title** Type or Print the name and title of the official signing the form.

LaRS Instructions

Part I – Loan Origination and Lender Loan Fees

This section is divided into 5 columns. Make separate line entries for each unique combination of Loan Type, Fee Code, Fee Percent, and Loan Interest Rate. For each line, if any column is completed, all columns for that line must be completed. If you do not have anything to report, please indicate this by inserting zeros in the first line. Report adjustments to previous quarters only if applicable. If additional space is needed, make a copy of the blank page and check the block at the bottom of each page.

Applicability: Most FFEL Program loans are subject to a loan origination fee, which is a percentage of the loan principal and is deducted proportionately from each loan disbursement. The fee depends on the period of enrollment covered by the loan.

A Loan Type

Provide the 2-letter code of the loan type being reported:

SF - Federal Stafford (except Unsubsidized Stafford)
 SL - Federal Supplemental Loans for Students (SLS)
 PL - Federal PLUS Loans
 CL - Federal Consolidation Loans
 SU - Unsubsidized Stafford Loans

B Fee Code

Provide the code for the period and type of loan activity being reported:
Origination fees for current quarter:

FN - New Loans you have made (including those then sold) in the quarter covered by this form if you owe the origination fees
 FS - Loans you made and sold in the quarter covered by this form if the purchaser owes the origination fees
 FB - Loans you bought from another Lender in the quarter covered by this form, if you owe the origination fees

Origination fee adjustments to previously reported quarters:

FI - Net increase in loans you made or bought as reported for a previous quarter, if you owe the origination fees
 FD - Net decrease in loans you made or bought as reported for a previous quarter, if the fees are to be credited to you

Lender Loan fees for current quarter:

LN - New loans you have made (including those then sold) in the quarter covered by this form, if you owe the Lender loan fees
 LS - Loans you made and sold in the quarter covered by this form, if the purchaser owes the Lender loan fees
 LB - Loans you bought from another Lender in the quarter covered by this form, if you owe the Lender loan fees

Lender fee adjustment to previously reported quarters:

LI - Net increase in loans you made or bought as reported for a previous quarter, if you owe the Lender fees
 LD - Net decrease in loans you made or bought as reported for a previous quarter, if the fees are to be credited to you

Separate entries must be made for origination fees and for Lender fees. For lines containing the codes FN, FB, FI, LN, LB and LI, ED will charge you the

fee. For lines containing the codes FD and LD, you will receive credit toward fees due. Use the current quarter codes only for loans made, bought or sold in the quarter covered by this form.

If a loan transaction occurred in the current quarter and an adjustment was made to it in the same quarter, only report the net result. Do not report the original action and the adjustment separately. Include all loans, which can be classified under the same loan type, the same adjustment fee code, the same fee percent, and the same loan interest rate in one line item. When using an adjustment code, report the sum of all activity for loans made in all prior quarters. Do not make separate entries for each separate prior quarter.

C Fee Percent

Provide the percentage (as a decimal) of the loan used to determine the fee

- Loans first disbursed on or after July 1, 2007 – June 30, 2008 for periods of enrollment that either include that date or begin after that date:
 - Federal Stafford and Unsubsidized Stafford fees are 0.015
- Loans first disbursed on or after July 1, 2006 – June 30, 2007 for periods of enrollment that either include that date or begin after that date:
 - Federal Stafford and Unsubsidized Stafford fees are 0.02
 - Federal PLUS fees are 0.03
- Loans first disbursed on or after July 1, 1994 through June 30, 2006 for periods of enrollment that either include that date or begin after that date:
 - Federal Stafford, PLUS and Unsubsidized Stafford fees are 0.03
- Loans first disbursed on or after July 1, 1994 for period of enrollment that begin *before that date and include that date*:
 - Federal SLS loans certified before July 1, 1994 is 0.03
- Period of enrollment beginning before July 1, 1994 and disbursed prior to that date:
 - Federal Stafford, Federal SLS and Federal PLUS fee is 0.05
 - Unsubsidized Stafford combined origination fee/insurance premium is 0.065

FFEL Program loans disbursed *on or after October 1, 2007* are subject to a **Lender loan fee**, which is 1% or .01 of the loan principal and is charged proportionately against each loan disbursement.

FFEL Program loans made on or after October 1, 1993 – September 30, 2007, are subject to a **Lender loan fee**, which is 1/2% or .005 of the loan principal and is charged proportionately against each loan disbursement.

D Loan Interest Rate

Provide the applicable interest rate (as a decimal) of each group of loans.

- Use **".068"** for Federal Stafford and Unsubsidized Stafford loans disbursed on or after 7/1/2006.
- Use **".085"** for Federal PLUS loans disbursed on or after 7/1/2006.
- Use **"EVAR"** for Federal Stafford, Federal PLUS and Unsubsidized Stafford variable rate loans made to new borrowers on/after 10/1/92 – 6/30/2006.

- Use the actual rate of the loan for Consolidation loans made on/after 10/1/98.
- Use FVAR7, FVAR8, FVAR9, FVAR10, and FVARX respectively for converted fixed rate loans of 0.07, 0.08, 0.09, or 0.08/0.1 percent (adjustments only).

E Principal Amount of Loans The principal amount of the loan is the amount disbursed plus the amount of the insurance premium and origination fee deducted prior to disbursement. (The Lender loan fee is based on the same amount and is a **charge to you**. It cannot be charged to the borrower; that is, it cannot be deducted from the loan principal disbursed.)

Enter the total principal amount of loans (whole dollars only) made or bought which are covered by the transaction indicated by the Loan Type and Fee Code. Do not include amounts representing cancellations or adjustments occurring in the same quarter that the loan was disbursed.

For a Fee Code of FI and LI, report the additional amount which was not previously reported to ED. For a Fee Code of FD and LD, report the amount, which was previously reported but has now been cancelled or overstated in previous quarters.

LaRS Instructions

Part II – Interest Benefits

This part is divided into 6 columns. When billing for interest for the quarter covered by the form, (Billing Code BC), make separate line entries for each different loan type and allowable interest rate. Columns A-E must be completed. Column F, Interest Amount, is for reporting adjustments only.

When billing for all other codes (BI and BD), make separate line entries for each type of adjustment. Complete columns A, C, and F. Leave the other columns blank. If additional space is needed, make a copy of the blank page and check the block at the bottom of each page.

Applicability: In general, ED will pay the interest due on:

- Subsidized Federal Stafford and FISL loans while the borrower is in school at least half time, in grace, and during a period of authorized deferment.
- Federal Consolidation loans for which the Lender received the application on/after 1/1/93 and prior to 8/10/93 during periods of authorized deferment.
- Federal Consolidation loans comprised solely of subsidized Federal Stafford Loans for which the Lender received the application on/after 8/10/93 and prior to 11/13/97, during periods of authorized deferment.
- Federal Consolidation loans whose application was received after 11/13/97, interest benefits are paid on the portion of the loan that repaid subsidized Federal Stafford, subsidized Federal Direct Stafford, FISL, subsidized Federal Consolidation, and subsidized Federal Direct Consolidation loans, during periods of authorized deferment.

A Loan Type

Provide the 2-letter code for the loan type being reported.
SF - Federal Stafford (except Unsubsidized Stafford) and FISL
CL - Federal Consolidation

B Interest Rate

Provide the interest rate (as a decimal) for loans or portions of loans on which you are billing interest for the quarter covered by this form, as explained above. For loans made at rates other than those shown, make separate line entries for each actual rate used (up to 5 decimal places, then round). For lines showing an adjustment (Billing Code BI or BD), leave this column blank.
- For 6.8% enter 0.068
- For 8.25% enter 0.0825

C Billing Code

Provide the code for the period and type of loan activity being reported:
BC - Interest due to you for the current quarter
BI - Adjustment, resulting in a net increase in the interest due to you from previous quarters' billings
BD - Adjustment, resulting in net decrease in the interest due to you from previous quarters' billings

For lines containing the codes BC or BI, you will receive an interest payment from ED. For lines containing the code BD, you will be charged for the amount owed to ED.

If an interest transaction occurred in the current quarter and an adjustment was made to it in the same quarter, report only the net result. Do not report the original action and the adjustment separately.

Use codes BI and BD to report adjustments to interest activity for all prior quarters combined, regardless of the loans' individual interest rates.

- D Ending Principal Balance** Enter the total unpaid principal balance outstanding on all loans or portions of loans eligible for interest benefits (whole dollars only) for the stated Loan Type, Interest Rate and Billing Code combination, as of the last day of the quarter covered by this form. Complete this column only for lines with Billing Code BC.
- E Average Daily Principal Balance** For each combination of Loan Type, Interest Rate and Billing Code, enter the average (whole dollars only) of the daily principal balances of all eligible loans or portions of loans for the quarter covered by this form. This is accomplished by adding the outstanding principal balance of all eligible loans or portions of loans for each day in the quarter and dividing by the number of days in the quarter. This column must be completed for any line with Billing Code BC.
- F Interest Amount**
(Use only for adjustments) For each combination of Loan Type, Interest Rate and Billing Code enter to the nearest penny the amount of interest due you or owed to ED.
- Do not use Column F for interest due for the current quarter (Billing Code is BC). This column is *required* for adjustments (Billing Code is BI or BD). Enter a positive number only. We will use the Billing Code to determine whether you are due interest or owe money to ED.

LaRS Instructions

Part III – Special Allowance

This part is divided into 9 columns. Make separate line entries for each different combination of Billing Code, Calendar Year, Quarter Code, Loan Type, Special Allowance Category, and Interest Rate. These first 6 columns *must* always be completed. If additional space is needed, make a copy of the blank page and check the block at the bottom of each page.

Applicability: In general, special allowance may be paid on all loans, except certain Federal Stafford and FISL loans and any "HEAL" portion of a Consolidation loan. For loans disbursed on/after 4/1/06, if the applicable interest rate exceeds the market rate, the lender may owe funds back the government.

A Billing Code Provide the code for the period and type of loan activity being reported:

BC - Special allowance due/owed for the current quarter
 BI - Adjustment resulting in a net increase in the special allowance previously paid/collected for a given quarter
 BD - Adjustment resulting in a net decrease in the special allowance previously paid/collected for a given quarter

For lines containing the codes BC and BI, YOU may receive a payment from ED. For a line containing the code BD, YOU may be charged for the amount owed to ED. If a transaction occurred in the current quarter and an adjustment was made in the same quarter, only report the net result.

B Calendar Year Provide the year being reported (e.g. 2006)

C Quarter Code Provide the digit for the quarter being reported:

1 - March 31 3 - September 30
 2 - June 30 4 - December 31

D Loan Type Provide the 2-letter code for the loans being reported:
 SF - Federal Stafford (except Unsubsidized Stafford) and FISL
 SL - Federal SLS
 PL - Federal PLUS
 CL - Federal Consolidation
 SU - Unsubsidized Stafford

E Special Allowance Category Provide the code for the loans being reported:
 SA - For loans made prior to 10/1/81.
 (Tax-exempt loans during this period use XA)

SB - For Stafford (subsidized) and PLUS loans made on/after 10/1/81 but prior to 10/17/86, or loans made on/after 10/17/86 but prior to 11/16/86 for periods of enrollment beginning prior to 11/16/86. Also, for Consolidation loans made on/after 10/1/81 but prior to 11/16/86. (Tax-exempt loans during this period use XB)

SC - Used for sequester periods only.
 (Tax-exempt loans during this period use XC)

SD - For Stafford (subsidized) and PLUS/SLS loans made on/after 10/17/86 but prior to 11/16/86 for periods of enrollment beginning on/after 11/16/86. Also, for Stafford (subsidized), PLUS/SLS and Consolidation loans made on/after 11/16/86 but prior to 10/1/92. Also, for Stafford (unsubsidized) loans made prior

to 10/1/92 for periods of enrollment beginning on/after 10/1/92.
(Tax-exempt loans during this period use XB)

SE - For Stafford loans made on/after 10/1/92 but prior to 7/1/94, regardless of the enrollment period, or loans made after 7/1/94 for an enrollment period ending prior to 7/1/94. Also, for PLUS loans made on/after 10/1/92 but prior to 7/1/94. Also, for SLS loans made on/after 10/1/92 but prior to 7/1/94; or *certified* before 7/1/94 and *disbursed* after 7/1/94. Also, for Consolidation loans made on/after 10/1/92 and those for which the loan application was received by an eligible lender prior to 11/13/97.
(Tax-exempt loans during this period use XE)

SG - For Stafford loans made on/after 7/1/94 but prior to 7/1/95, or loans made on/after 7/1/95 but prior to 7/1/98 during periods of repayment or forbearance. Also, for PLUS loans made on/after 7/1/94 but prior to 7/1/98. Also, for Consolidation loans for which the loan application was received by an eligible lender on/after 11/13/97 but prior to 10/1/98.
(Tax-exempt loans during this period use XG)

SH - For Stafford loans made on/after 7/1/95 but prior to 7/1/98 *only* during the in-school, grace and deferment periods. Also, for PLUS loans made on/after 7/1/98 but prior to 1/1/2000.
(Tax-exempt loans during this period use XH)

SJ - For Stafford loans made on/after 7/1/98 but prior to 1/1/2000 *only* during the in-school, grace and deferment periods.
(Tax-exempt loans during this period use XJ)

SK - For Stafford loans made on/after 7/1/98 but prior to 1/1/2000 *only* during the repayment and forbearance periods.
(Tax-exempt loans during this period use XK)

SL - Consolidation loans made on/after 10/1/98 but prior to 1/1/2000.
(Tax-exempt loans during this period use XL)

CA - Stafford loans made on/after 1/1/2000 but prior to 3/31/06, *only* during the in-school, grace and deferment periods.
(Tax-exempt loans during this period use XJ)

CB - Stafford loans made on/after 1/1/2000 but prior to 3/31/06, *only* during the repayment and forbearance periods.
(Tax-exempt loans during this period use XK)

CC - Consolidation loans made on/after 1/1/2000 but prior to 3/31/06
(Tax-exempt loans during this period use XL)

CD - PLUS loans made on/after 1/1/2000 but prior to 3/31/06.
(Tax-exempt loans during this period use XH. *Note: Effective 4/1/06, these loans should be reported as XQ.*)

CE - Stafford loans made on/after 4/1/2006-9/30/2007, *only* during the in-school, grace and deferment periods.
(Tax-exempt loans during this period use XM)

CF - Stafford loans made on/after 4/1/2006-9/30/2007, *only* during the repayment and forbearance periods.

(Tax-exempt loans during this period use XN)

CG- Consolidation loans made on/after 4/1/2006-9/30/2007.
(Tax-exempt loans during this period use XO)

CH- PLUS loans made on/after 4/1/2006-9/30/2007.
(Tax-exempt loans during this period use XP)

CI- Stafford loans made on/after 10/1/2007, **only** during the in-school, grace and deferment periods.

CJ- Stafford loans made on/after 10/1/2007, **only** during the repayment and forbearance periods.

CK- Consolidation loans made on/after 10/1/2007.

CM- PLUS loans made on/after 10/1/2007.

F Interest Rate Provide the applicable interest rate (as a decimal) for each group of loans. Allowable rates are from 3% (enter as .03) - .25. For Consolidation loans made on or after October 1, 1998, the allowable rates are from 3% - 8.25%. Other allowable rates:

EVAR - for variable Federal Stafford and Unsubsidized Stafford, PLUS, and SLS loans made on or after 10/1/92 - 6/30/06 and Consolidation loans made during the "Emergency Consolidation Loan Act"

CVAR - for Federal PLUS and SLS loans made in 1986-7 where the interest rate changes each January 1

FVAR7, FVAR8, FVAR9, FVAR10, and FVARX - respectively for converted fixed rate loans of 7%, 8%, 9%, 10% and 8/10%

VAR - for variable rate, PLUS and SLS loans made prior to 10/1/92

G Ending Principal Balance Provide the total unpaid principal balance outstanding on all loans eligible for special allowance (whole dollars only) for the stated combination of entries in columns A-F, as of the last day of the quarter covered by this form. Complete this column for Billing Code BC only.

H Average Daily Principal Balance For each combination of columns A through F, provide the average daily principal balance (whole dollars only) of all eligible loans for the quarter. Complete this column for Billing Code BC only.

I Adjustments for Difference in Average Daily Principal Balance Provide the difference in the Average Daily Principal Balance (whole dollars only, positive number) between what should have been reported and what was originally reported. Complete this column for a Billing Code of BI or BD only.

LaRS Instructions

Part IV – Loan Activity

Applicability: Part IV shows the changes, which have occurred to the guaranteed loan principal in your portfolio for each type of loan for the quarter covered by this form. Loan principal includes capitalized interest as defined in line 3. This part must be completed and submitted each time you submit a LaRS form. This part has 5 columns and 9 lines. Report all amounts in whole dollars.

Enter all loan information in the appropriate column:

- A) Federal Stafford (except Unsubsidized Stafford) and FISL
- B) Federal PLUS
- C) Federal SLS
- D) Federal Consolidation
- E) Federal Unsubsidized Stafford

- | | | |
|---|--|---|
| 1 | Beginning Principal Balance | Provide the outstanding principal balance (including the sum of capitalized interest outstanding) of loans at the start of business on the first day of the quarter. Unless an adjustment has been made, this amount must be the same as the Ending Principal Balance from the previous quarter's form. |
| | | PLEASE NOTE: adjustments made to the prior quarter ending balance may be subject to review. |
| 2 | Loan Principal Disbursed | Provide the principal amount of loans disbursed during the quarter. This may be new loans or additional disbursements for loans initially disbursed in a prior quarter. Report the gross amount; that is, the amount prior to any deductions for insurance premiums or origination fees. Include amounts actually disbursed for Consolidation loans and for refinanced PLUS and SLS loans. Do not report amounts disbursed and then cancelled (e.g., checks returned uncashed) in the same quarter. |
| 3 | Interest Capitalized or Other Principal Increase | Provide the amount of interest and unpaid insurance premiums, which were added to principal during the quarter in accordance with program regulations, principal transferred from other LIDs assigned to your institution, and any other increases in your portfolio not shown elsewhere. |
| 4 | Principal of Loans Purchased | Provide the principal amount of loans purchased (including interest capitalized prior to purchase) from other Lenders. <u>Do not</u> include amounts disbursed to consolidate a loan. |
| 5 | Principal of Loans Cured | Provide the principal amount of loans (including the sum of interest capitalized prior to the reinstatement of the loan's insurance) on which insurance coverage was reinstated (cured) in accordance with program regulations. |
| 6 | Principal of Loans Sold | Provide the principal amount of loans sold (including interest capitalized prior to sale) to other Lenders. <u>Do not</u> include loans paid in full through consolidation. Also, do not include Federal PLUS and SLS loans paid in full as part of a refinancing of those loans. |
| 7 | Principal Paid by Insurance Claims | Provide the amount received from the guarantor for principal (including interest capitalized prior to claim filing) for default, death, disability, |

- bankruptcy and other claims authorized by statute, regulations, and policy.
- 8 Principal of Loans on Which the Guarantee Was Voided Provide the principal amount of loans (including interest capitalized prior to the loss of guarantee) on which the insurance guarantee was voided due to a due diligence, timely filing, or other violation.
- 9 Principal Paid by Borrowers and other Principal Reductions Provide the amount of payment received to reduce outstanding principal and capitalized interest, including payments from borrowers, refunds received from schools, checks returned uncashed for loans reported disbursed in prior quarters, and amounts received to pay off loans included in Federal Consolidation and refinanced Federal PLUS and SLS loans. Do not include claim payments from guarantors.

LaRS Instructions

Part V – Loan Portfolio Status

Applicability: Part V shows the status of the outstanding guaranteed loan principal in your portfolio for each type of loan as of the end of the quarter covered by this form. Principal includes capitalized interest. Include all guaranteed loans in this part except for ones, which the guarantee was voided. Also, include loans, which were previously voided and then cured.

This part must be completed and submitted each time you submit a LaRS form. This part has 5 columns, each covering a specific type of loan, and 4 rows (with the third containing 8 sub-lines). Report all amounts in whole dollars.

Enter all loan information in the appropriate column:

- A) Federal Stafford (except unsubsidized Stafford) and FISL
- B) Federal PLUS
- C) Federal SLS
- D) Federal Consolidation
- E) Federal Unsubsidized Stafford

- | | | |
|---|-----------------------------------|---|
| 1 | Loans in School and in Grace | Provide in the principal amount of all Stafford, FISL and Unsubsidized Stafford loans in an "in school or grace period" status. Do not include loans for which the borrower has a deferment due to returning to school after expiration of the grace period. These loans are to be included in line 2. Also, note that this status does not apply to Federal PLUS, Federal SLS or Federal Consolidation loans. |
| 2 | Loans in Authorized Deferment | Provide the principal amount of all loans in a period of authorized deferment. |
| 3 | Loans in Repayment or Forbearance | Provide the appropriate category the principal amount of all loans in a repayment for forbearance status. Include loans on which the grace period has ended and no deferment has been authorized, whether or not the borrower has made repayment arrangements or has made a payment. Do not include loans on which a claim has been filed with a guarantor in lines 3a through 3g. These loans are reported in line 3h. |
| 4 | Ending Principal Balance | Provide the principal balance of outstanding loans at the end of business on the last day of the quarter. Allowing for rounding, this must equal the sum of lines 1, 2, and 3a through 3h. |

$$(4) = (1) + (2) + (3a) + (3b) + (3c) + (3d) + (3e) + (3f) + (3g) + (3h)$$

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the above and foregoing **FIRST AMENDED COMPLAINT** was filed *in camera* and *under seal* pursuant to the False Claims Act and was served upon all parties listed on the attached service list as noted and if mailed, by placing the same in the United States Postal depository located at 111 East Wacker Drive, Chicago, Illinois, before 5:00 p.m. on this 5th day of December, 2008, with First Class postage prepaid, and addressed as follows:

Michele Fox
Assistant U. S. Attorney
Civil Division-Illinois
Eastern Division of the Northern District
Office of the U. S. Attorney
219 South Dearborn Street
Suite 500
Chicago, Illinois 60604
By Hand-Delivery

The Honorable Michael Mukaskey
Attorney General of the United States
U. S. Department of Justice
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Robin Potter